

**Fifty Up Club Victoria \$50 PBG & Price Freeze Offer Terms and Conditions
As at 21st October 2014.**

1. Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) is an Authorised Representative (AR 269259) of the insurer, WFI Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WIL). Coles receives commission if you buy a policy from WIL.
2. FiftyUp Club Pty Ltd ACN 166 905 175 (FiftyUp Club) is a Corporate Authorised Representative (AR Number 465649) of One Big Switch Pty Ltd ACN 150 963 474 (AFSL number 455982). One Big Switch acts under its own Australian Financial Services Licence and under an agreement with WIL. One Big Switch is paid a commission if you buy a policy from WIL pursuant to the Fifty Up Club Car Insurance Offer (as defined below).
3. Any advice is general only and doesn't consider your needs. Before acting on it, consider if it is right for you by reading the Product Disclosure Statement available at www.colesinsurance.com.au and the Financial Services Guide [available here](#)
4. Subject to these terms and conditions, the "Fifty Up Club Offer " means the offer to eligible customers, who live in Victoria and who purchase a new Coles Comprehensive Car Insurance policy within 60 days of obtaining a quote, to lock in/not increase the customer's Coles Comprehensive Car Insurance policy premium for the second renewal period of that policy (where the first year of the policy is not to be increased under the existing Coles Comprehensive Car Insurance offer), subject to there being no change to the customer's circumstances/risk profile of the policy (including any changes to the claims history of drivers or to policy details or named drivers, etc). WIL reserves the right to determine whether an insured's/policy's risk profile has changed, based on these factors and other factors which WIL consider relevant, and to adjust the premium accordingly where the risk profile has changed.
5. Customers who purchase the Fifty Up Club Offer may also be eligible for the \$50 Price Beat Guarantee Offer from Coles Insurance. The offer means the savings guarantee of \$50, which applies during the first year of cover only for eligible customers who switch from a comparable comprehensive car insurance policy with another insurer, which has equivalent or substantially similar benefits to the Coles Comprehensive Car Insurance applied for, to a Coles Comprehensive Car Insurance policy no later than the date The Fifty Up Club Offer closes.
6. Subject to these terms and conditions, in order to be eligible for the Fifty Up Club Offer:
 - a. the insured must be a registered member of the Fifty Up Club resident in Victoria;
 - b. the insured must be aged 50 years or over;
 - c. the relevant insured vehicle under the policy must be regularly parked overnight in an eligible postcode within Victoria; and
 - d. the customer must take out a new Coles Comprehensive Car Insurance policy in their name within 60 days of obtaining a quote (this does not include any renewal).
7. The Fifty Up Club Offer is available for a limited time only and may withdrawn at any time and without notice.

8. Without limiting the requirements of the Fifty Up Club Offer under clause 4, Price Freeze Offer is not available to:
 - a. customers purchasing Third Party Fire & Theft or Third Party Property Damage car insurance policies;
 - b. customers who complete only a premium estimate or exact quote (i.e. a new Coles Comprehensive Car Insurance policy must actually be purchased within 60 days of obtaining a quote);
 - c. customers who, due to underwriting criteria, are unable to purchase a new Coles Comprehensive Car Insurance policy;
 - d. customers who purchase a Coles Comprehensive Car Insurance policy after their quote has expired after 60 days of obtaining a quote; and
 - e. customers in relation to any renewal occurring after the first renewal of the policy.
9. The Fifty Up Club Offer is subject to there being no change to the customer's circumstances/policy risk profile, including any changes to claims history of drivers, driving history, property to be insured, risk location, changes to the named drivers, etc which WIL consider may adversely change/affect the risk the subject of the insurance. Where there are such changes, WIL reserves the right to adjust the premium accordingly.
10. At its discretion, WIL can extend the Price Freeze Offer to a wider group of people than those specified in Clause 6.
11. The Fifty Up Club Offer is not available in conjunction with any other offer or promotional code.
12. The Fifty Up Club Offer, the \$50 Price Beat Guarantee Offer, and any offer of Coles Comprehensive Car Insurance to you, is subject to WIL deeming the risk is acceptable in accordance with its underwriting criteria.